

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robert C. Nisenson, LLC  
10 Auer Court  
East Brunswick, NJ 08816  
(732) 238-8777  
(732) 238-8758 (fax)  
RCN 6680

In Re:  
Indie Cooper-Guzman



Order Filed on June 2, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

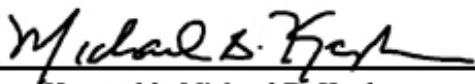
Case No.: 18-29664  
Hearing Date: \_\_\_\_\_  
Chapter: 13  
Judge: MBK

**ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

Recommended Local Form: ☒ Followed ☐ Modified

The relief set forth on the following pages numbered two (2) and three (3) is  
**ORDERED.**

**DATED: June 2, 2021**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

After review of the Debtor's motion for authorization to sell the real property commonly known as 184 George Street, South River, New Jersey (the Real Property).

**IT IS** hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.
3. ☒ In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) may be paid at closing.

Name of professional: Robert C. Nisenson, Esq., Coldwell Banker, Trueguide Realtors

Amount to be paid: \$2500.00/\$18,900.00

Services rendered: Attorney/Realtors

**OR:** ☐ Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court.

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$ 23,675.00 claimed as exempt may be paid to the Debtor.
6. The ☐ *balance of proceeds* or the ☒ *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case.
7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.
8. ☒ The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.
9. Other provisions:

rev.8/1/15

9. Other provisions: "The lien of PNC Bank shall remain on the premises commonly known as 184 George Street, South River, New Jersey and will be paid in full on the closing date from payoff letter.
10. All real estate taxes and water and sewer fees will be paid at the time of closing.
11. Other provisions: that the property is being sold free and clear to the liens of Robert Wood Johnson University Hospital with Judgment No: DJ-041041-2017.
12. The balance due under the plan pursuant to the payoff letter will be paid to the trustee less then amount due to MTAG. This amount will be paid directly to MTAG at closing.
13. Other provisions: that the property is being sold free and clear to the liens of University Radiology Group, PC with Judgment No: DJ-198948-2018.
14. Other provisions: Secured Creditor only accepts the Sale of the Property located 184 George Street, South River, New Jersey 08882 to the extent that the full payoff determined only by the Secured Creditor. The Trustee and/or Debtor reserves the right to question, contest and/or request verification of any line item(s) in the Mortgagee's Payoff Statement but waives any challenge to the contractual calculation of the full amount due. If the sale price is not enough to make a full payoff of the Secured Creditor's Lien, the Mortgagee may, in their exclusive and unrestricted discretion, agree to accept less than the full amount due to release their lien, but is not obligated to do so.
15. The provision of Rule 6004(h) shall not be applicable to the matter and the

Debtor shall be permitted to sell the property immediately.

16. Failure to complete any sale within ninety (90) days of enter of this Order

Authorizing Sale will result in any Order authorizing sale to be deemed moot.

In re:  
Indie R Cooper-Guzman  
Debtor

Case No. 18-29664-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 02, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2021:

Recip ID	Recipient Name and Address
db	+ Indie R Cooper-Guzman, 184 George St., South River, NJ 08882-1464

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Christian Del Toro	on behalf of Creditor PNC BANK N.A. cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
Frank J Martone	on behalf of Loss Mitigation PNC BANK bky@martonelaw.com

District/off: 0312-3

User: admin

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Date Rcvd: Jun 02, 2021

Form ID: pdf903

Total Noticed: 1

Frank J Martone

on behalf of Loss Mitigation PNC Bank National Association bky@martonelaw.com

Robert C. Nisenson

on behalf of Debtor Indie R Cooper-Guzman r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9